



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: David P. Cook

§ Attorney Docket No. 26796.2

Serial No.: 09/427,968

§ Customer No. 27683

Filed: October 27, 1999

§ Group Art Unit: 2766

For: CENTRALIZED AUTHORIZATION
AND FRAUD-PREVENTION SYSTEM
FOR NETWORK-BASED
TRANSACTIONS

§ Examiner: Jalatee Worjloh

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Technology Center 2100

Commissioner For Patents
Washington, DC 20231

Sir:

Pursuant to the provisions of 37 C.F.R. § 1.97, Applicant hereby makes of record the references set forth in the attached modified form PTO-1449. No inference should be made that the cited references are in fact material, are in fact prior art, or that no better art exists. The cited patents are listed in numerical order and not in any order based on their pertinence. No item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in § 1.56(c) more than three months prior to the filing of the information disclosure statement.

It is requested that the Examiner fully consider the cited references and that they be cited on the front of any patent issuing from this application.

Copies of the cited references are attached.

An early action on the merits is respectfully requested.

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GROUP 3600

Respectfully submitted,

David M. O'Dell
Reg. N. 42,044

Dated: 5-23-02

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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231

on 5-23-02

Gayle Conner